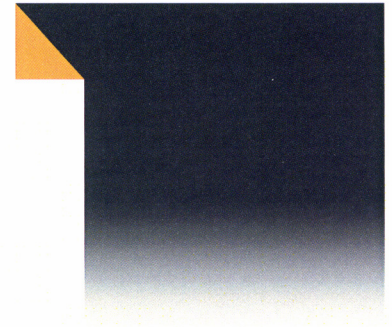


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EXHIBIT NO. 5
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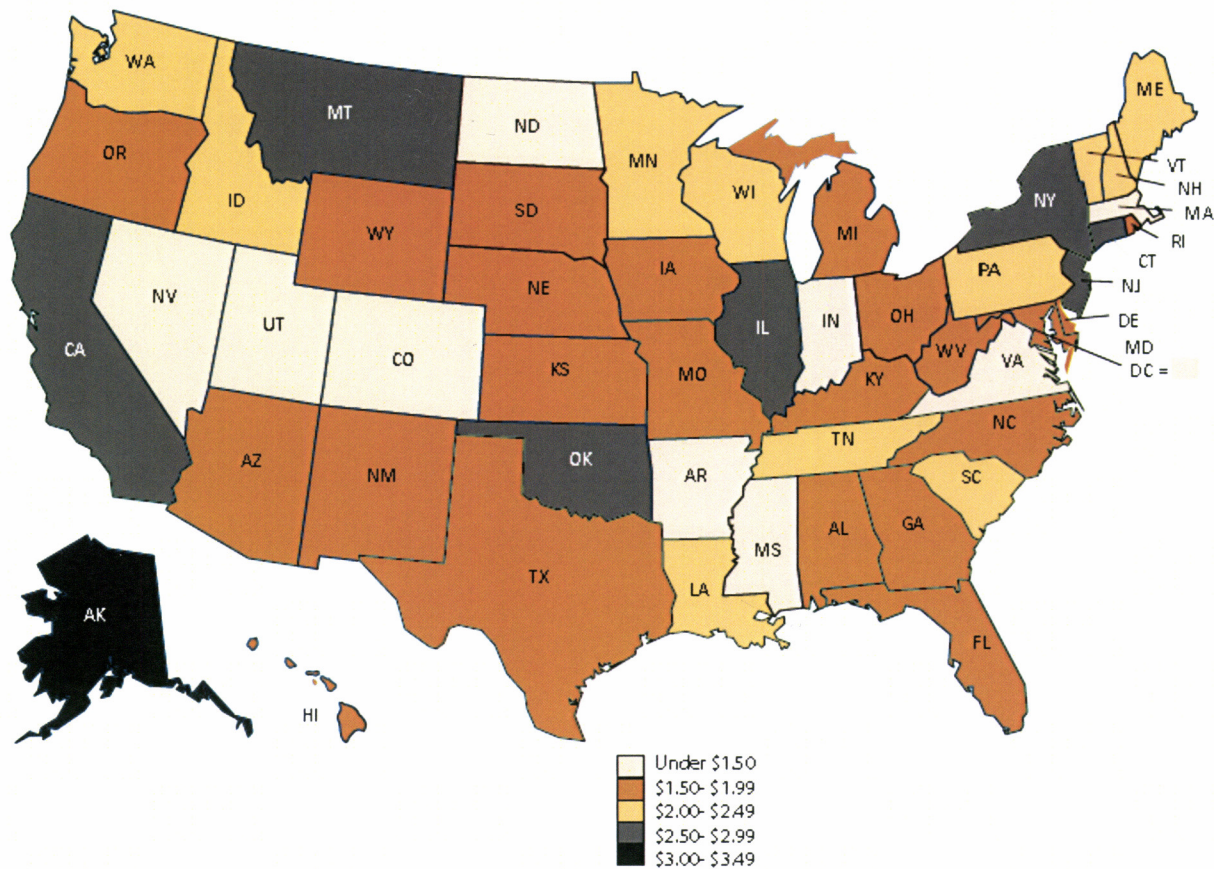
Montana

Workers' Compensation Key Indicators January 2013

Montana Department of Labor and Industry
Employment Relations Division

Diana Ferriter, Administrator
(406-444-1574; diferriter@mt.gov)

Exhibit 1: Oregon Workers' Compensation Premium Rate Study,
2012 Premium Index Rates by State



Source: "2012 Oregon Workers' Compensation Premium Rate Ranking Summary", Oregon Department of Consumer and Business Services 2012

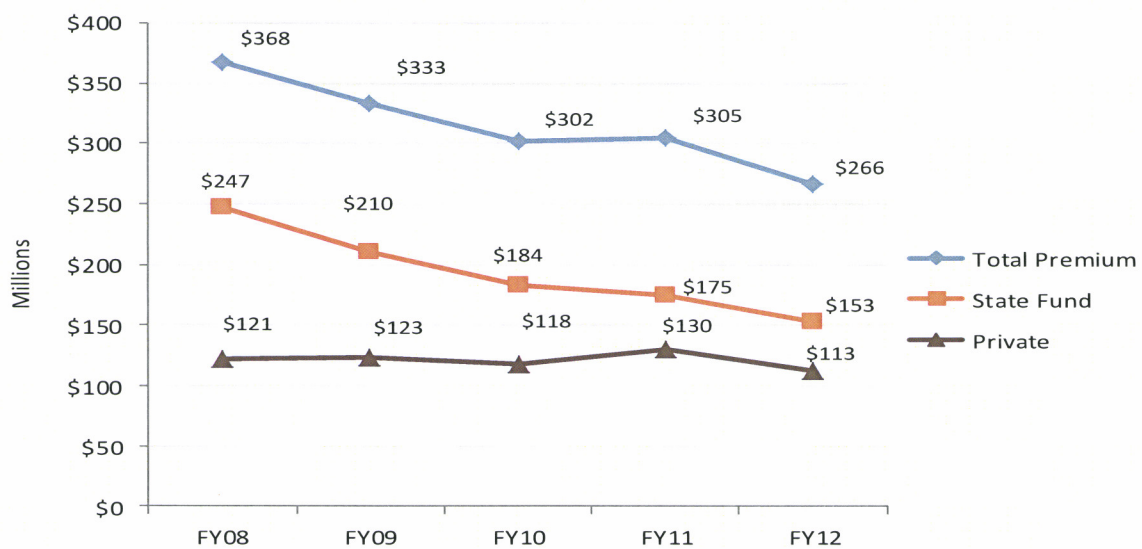
Premium rate indices are calculated based on data from 51 jurisdictions, for rates in effect as of Jan. 1, 2012. National premium rate indices range from a low of \$1.01 in North Dakota to a high of \$3.01 in Alaska. The 2012 median value is \$1.88, which is a drop of 8 percent from the \$2.04 median in the 2010 study. One jurisdiction has an index rate in the \$3.00-\$3.49 range; 7 are in the \$2.50-\$2.99 range; 11 are in the \$2.00-\$2.49 range; 22 are in the \$1.50-\$1.99 range; and 10 have indices under \$1.50.

Exhibit 2: Oregon Workers' Compensation Premium Rate Study,
Montana Premium Index Rates Compared to National Median

	2004	2006	2008	2010	2012
National Rank	8	5	2	1	8
Index Rate	\$3.41	\$3.69	\$3.50	\$3.33	\$2.50
Percent of National Median		149%	155%	163%	133%

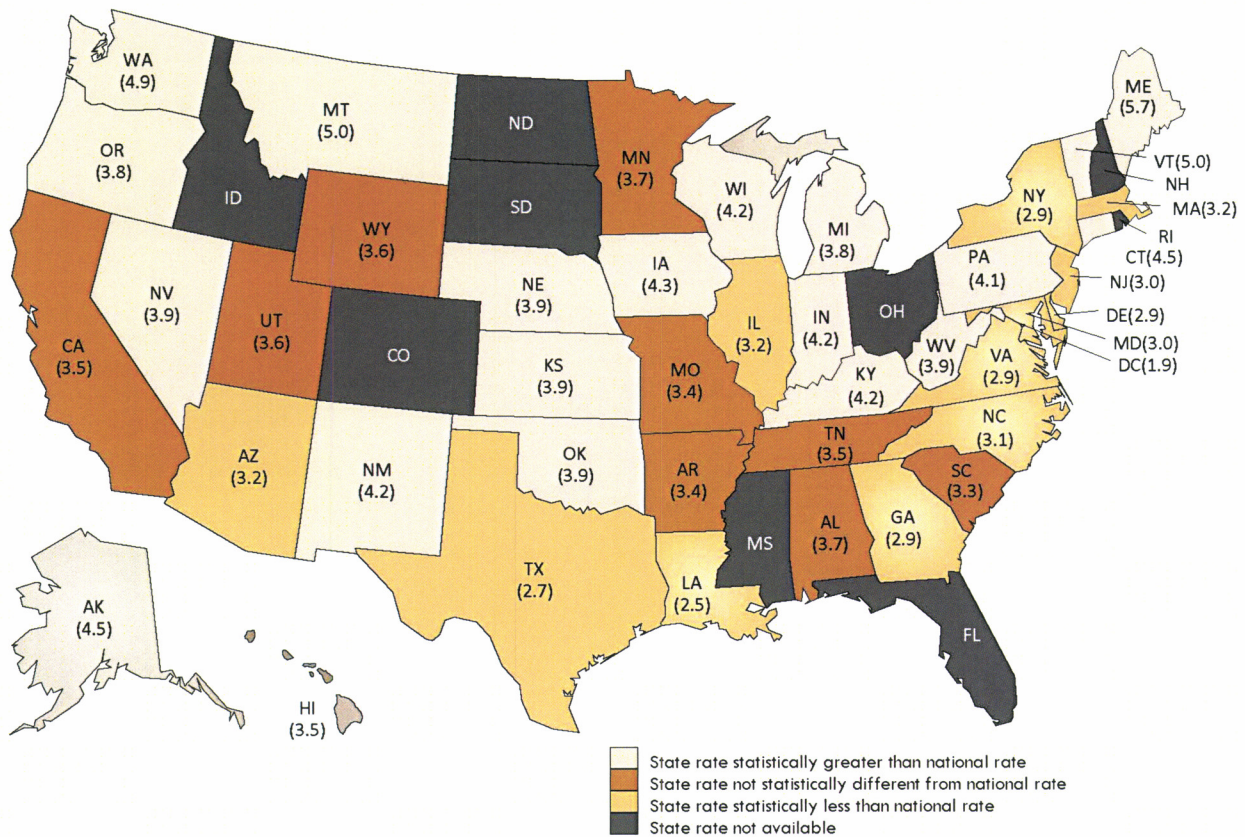
Source: "2012 Oregon Workers' Compensation Premium Rate Ranking Summary", Oregon Department of Consumer and Business Services 2012

Exhibit 3: Premium Market Share
Plans 2 and 3, by Fiscal Year



Source: DLI/ERD, Quarterly Expenditure Reports

Exhibit 4: Nonfatal Occupational Injury and Illness Incidence Rates per 100 FTE,
Private Industry, Calendar Year 2011



Source: Bureau of Labor Statistics

In calendar year 2011, the estimated annual incident rate for nonfatal injuries and illnesses in private industry in the United States was 3.5 cases per 100 full-time equivalents (FTEs).

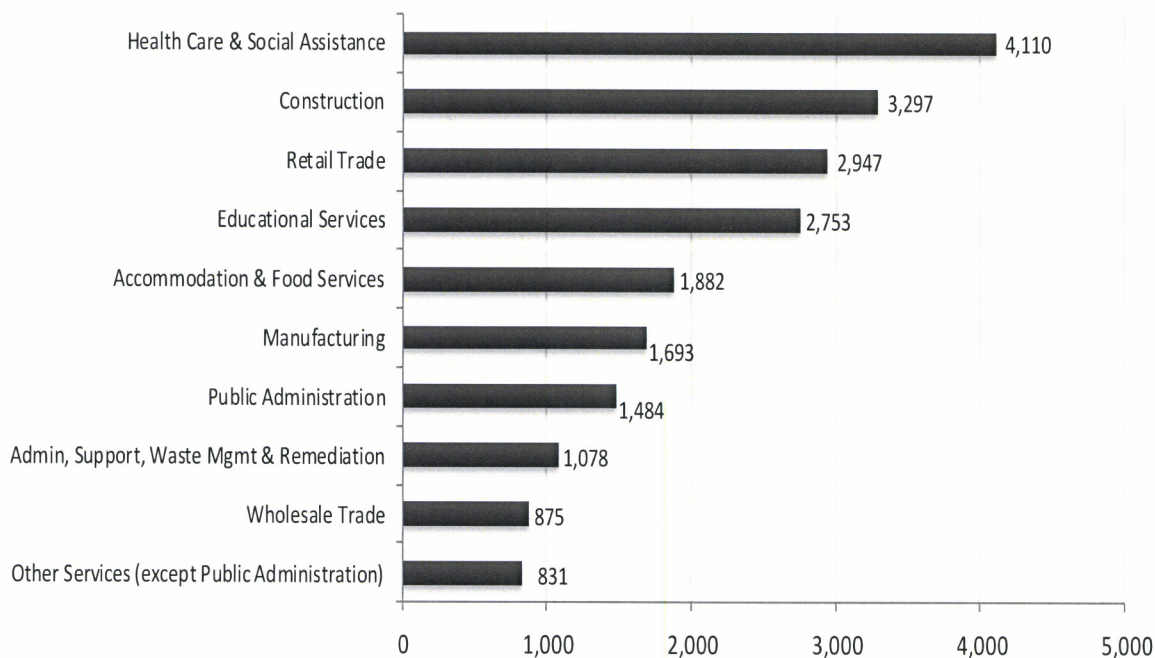
Montana is tied with Vermont for the second highest incidence rate for nonfatal injuries and illnesses in private industry in the United States (of 41 surveyed states) in calendar year 2011. Montana's rate was 43% higher than the national average in 2011; only Maine's rate was higher.

Exhibit 5: Injury and Illness Incidence Rates for Top Ten Industries, Montana and United States, Calendar Year 2011



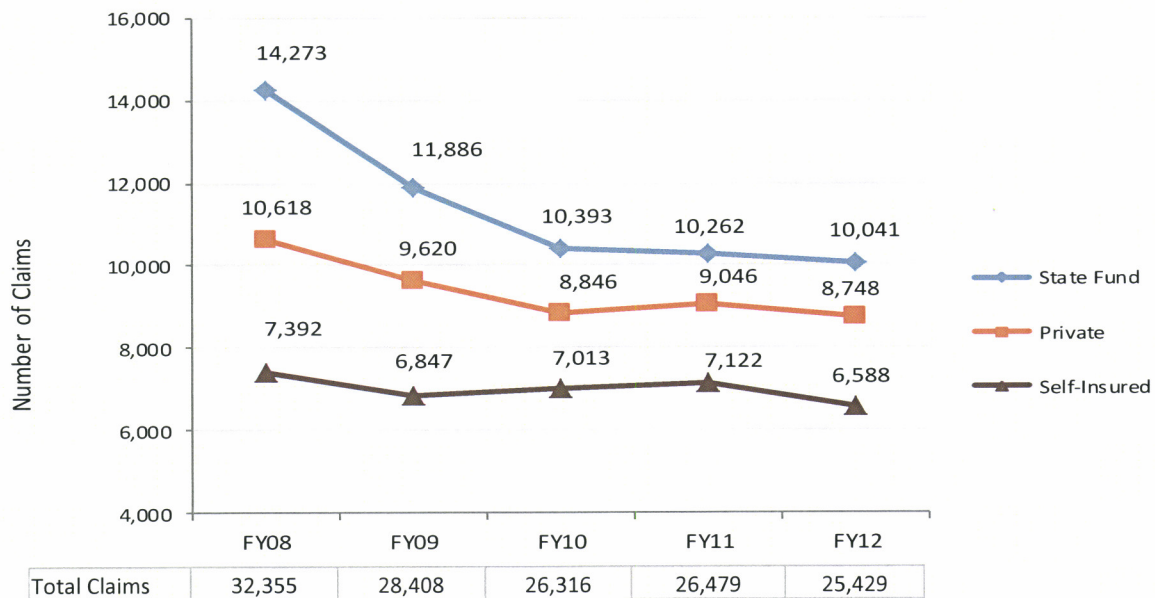
Source: Bureau of Labor Statistics

Exhibit 6: Number of Reported Claims for Top Ten Industries, Montana, Fiscal Year 2012



Source: DLI/ERD, First Reports of Injury

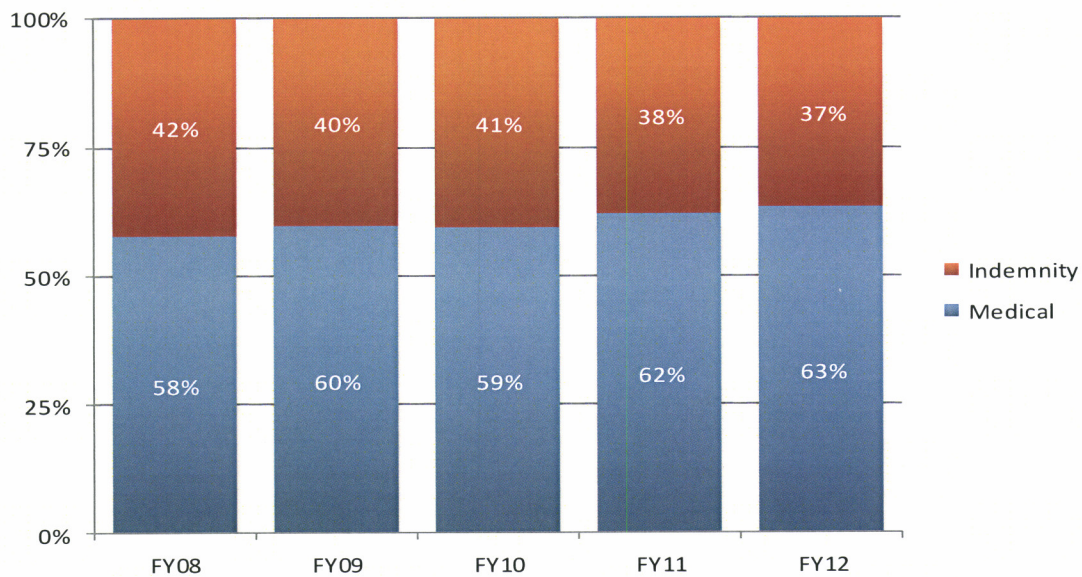
**Exhibit 7: Reported Claims, Five Year Trend
by Plan Type and Fiscal Year of Injury**



Note: Total claim counts include UEF.

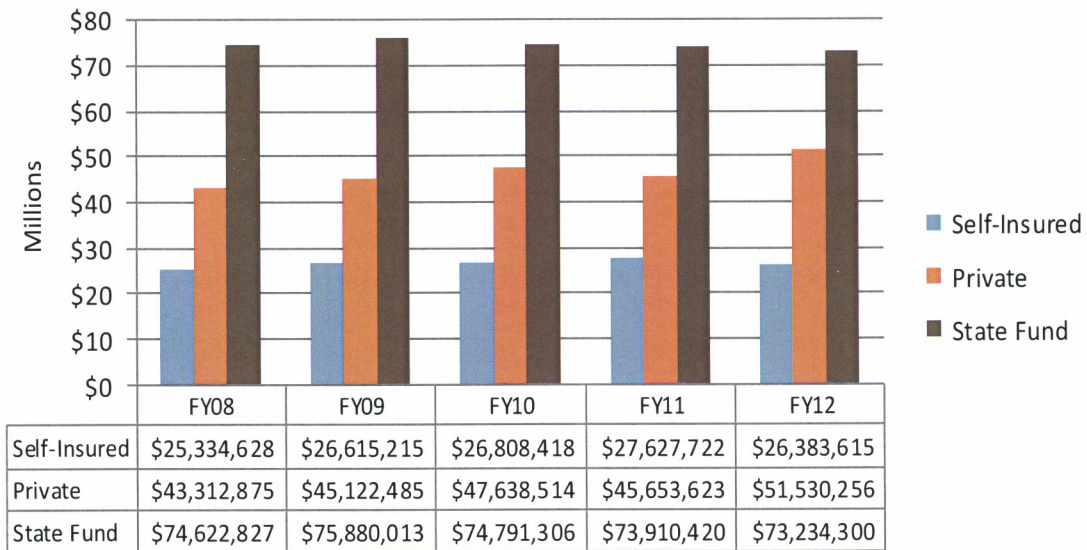
Source: DLI/ERD, First Reports of Injury

Exhibit 8: Total Medical and Indemnity Benefits Paid



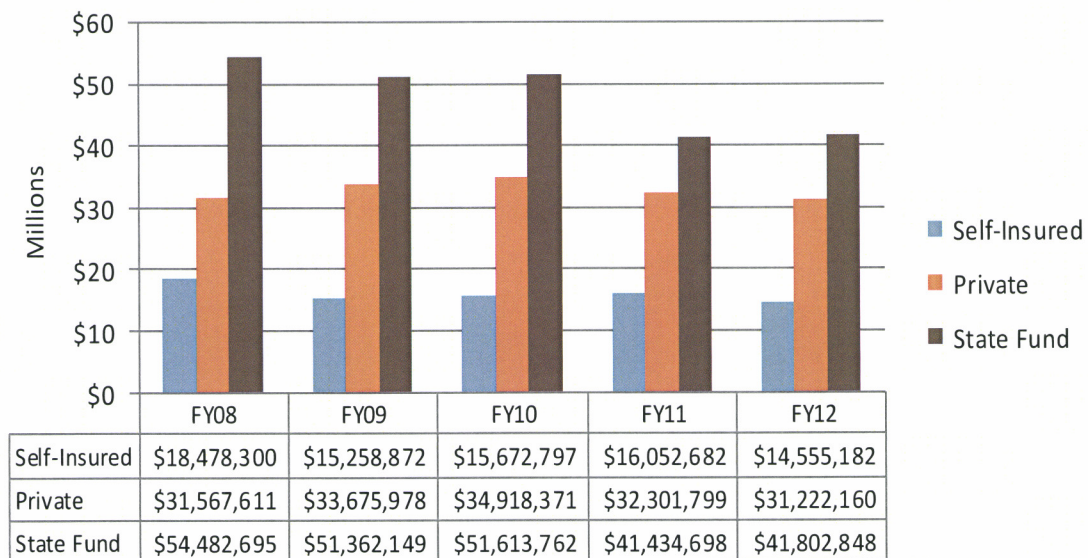
Source: DLI/ERD, Quarterly Expenditure Reports (Does not include Reserves)

**Exhibit 9: Medical Benefits Paid
by Plan Type and Fiscal Year of Payment**



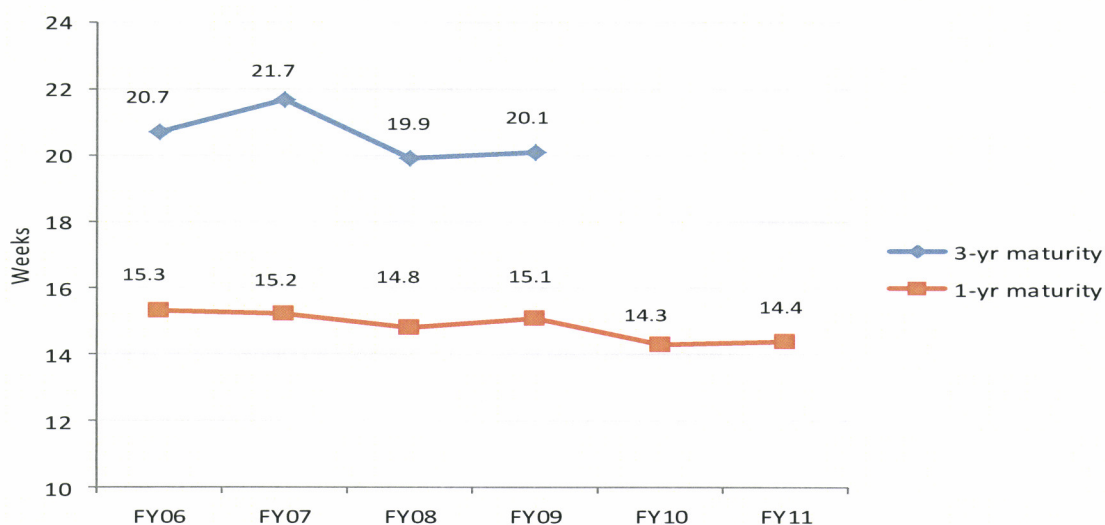
Source: DLI/ERD, Quarterly Expenditure Reports (Does not include Reserves)

**Exhibit 10: Indemnity Benefits Paid
by Plan Type and Fiscal Year of Payment**



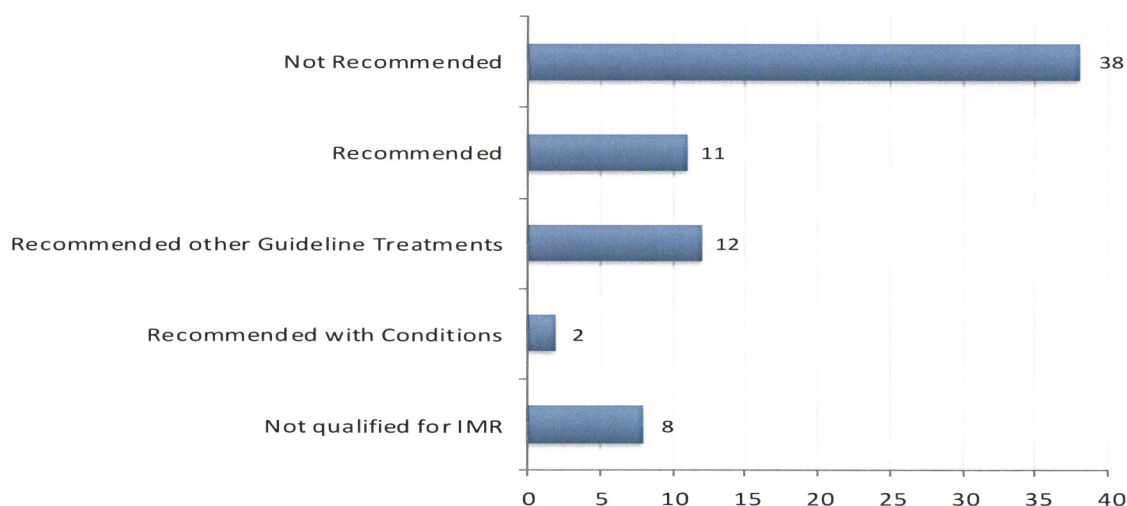
Source: DLI/ERD, Quarterly Expenditure Reports (Does not include Reserves)

Exhibit 11: Temporary Disability Paid Duration - 1-Year and 3-Year Maturity
by Fiscal Year of Injury



Source: DLI/ERD, Subsequent Reports of Injury

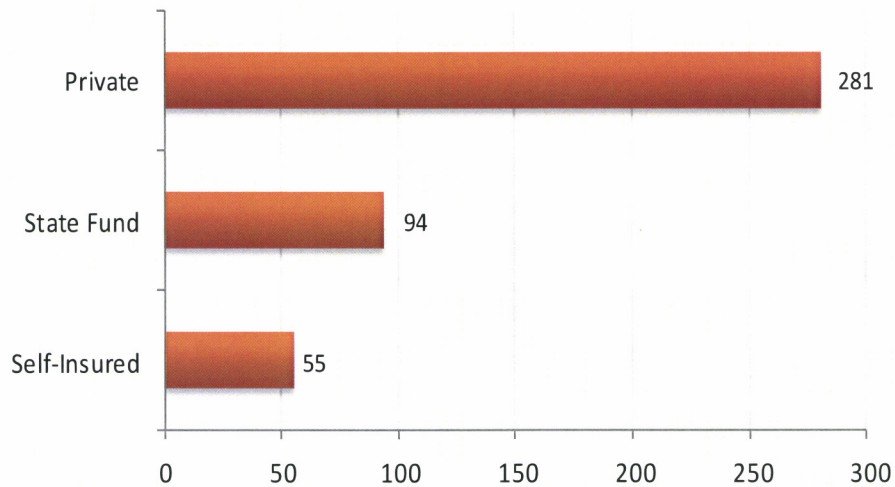
Exhibit 12: Independent Medical Reviews (IMR)
July 1, 2011 to December 31, 2012



Source: DLI/ERD/Medical Regulations Unit

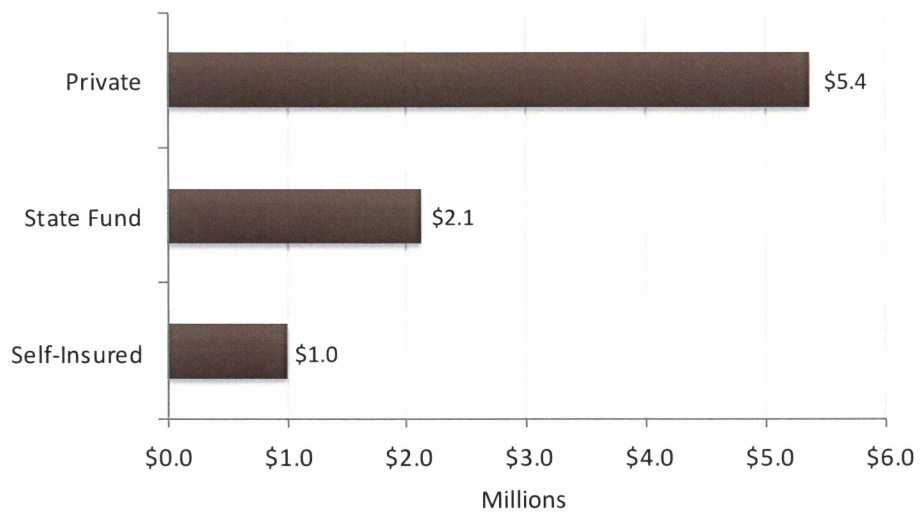
An interested party may request an IMR when their request for medical services has been denied by the insurer. The insurer may also request an IMR for a denied service prior to mediation. An example of a 'Recommended with Conditions' could be that the claimant needs to complete smoking cessation prior to surgery. Numbers in the chart are unique.

Exhibit 13: Number of Settlements for Closure of Future Medical Benefits
April 1, 2011 to December 12, 2012



Source: DLI/ERD/Claims Assistance Unit

Exhibit 14: Total Settlement Amounts for Closure of Future Medical Benefits
April 1, 2011 to December 12, 2012



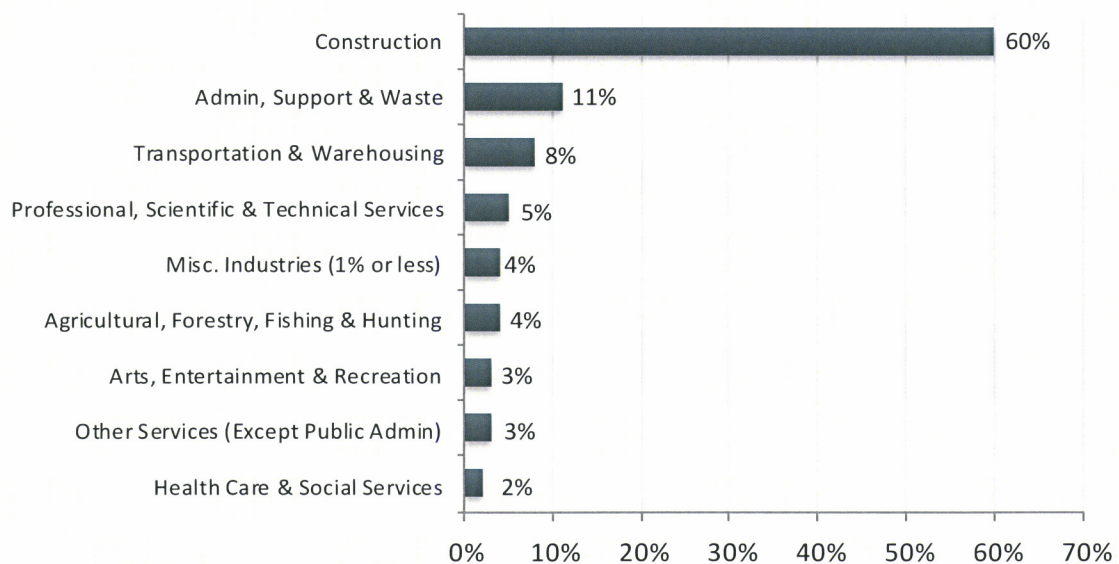
Source: DLI/ERD/Claims Assistance Unit

**Exhibit 15: Independent Contractor Exemptions
by Fiscal Year**

	FY08	FY09	FY10	FY11	FY12
Applications Received	9,761	7,998	9,385	8,658	9,587
Active ICEC's	17,336	17,437	17,120	17,506	17,689

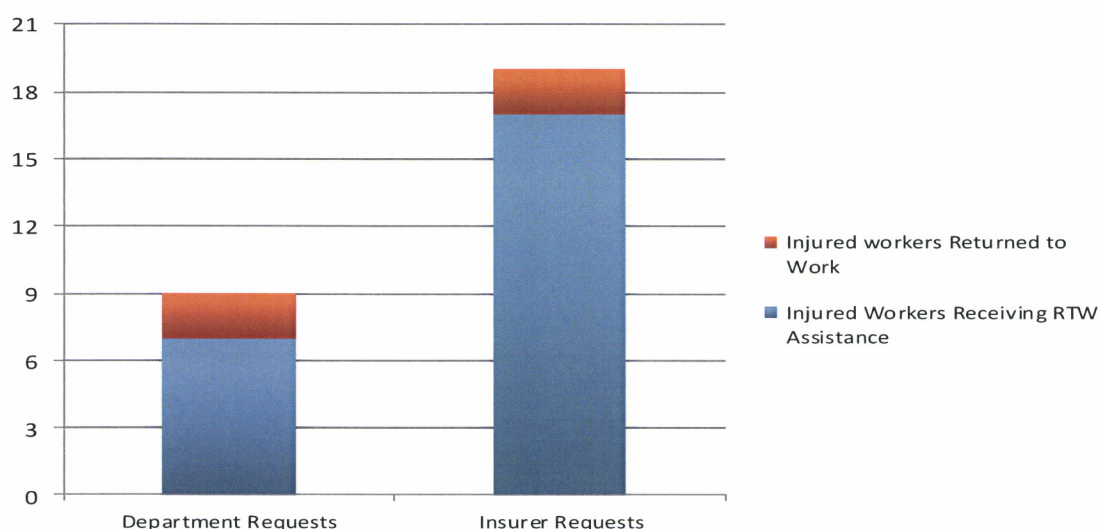
Source: DLI/ERD/ICCU

**Exhibit 16: Independent Contractor Exemptions Applications
by Industry, Fiscal Year 2012**



Source: DLI/ERD/ICCU

Exhibit 17: Stay at Work/Return to Work Assistance Requests
July 1, 2012 to December 31, 2012



Source: DLI/ERD/Claims Assistance Unit

Between July 1 and December 31, 2012, the Department notified each worker who reported a work place injury about the availability of the stay at work/return to work assistance program. Sixty-three workers responded by contacting the Department or their workers' compensation insurer. Twenty-eight workers made requests for assistance to return to work. Four workers returned to work via the assistance program and twenty-four continue to receive assistance.

The "Montana Worker's Compensation Annual Report, Fiscal Year 2011" provides detailed information on Workers' Compensation in Montana. It can be found online at: <http://erd.dli.mt.gov/> or contact Kristine Shields at kshields@mt.gov if you prefer a hard copy.

No cost disclosure is required because the document was printed internally at the DLI Employment Relations Division